ELIGIBLE AREAS
March 29, 2004

Business & Industry (B&I) Guaranteed Loan Program

General Guidelines:
B&I guarantees are available to eligible businesses in rural areas. The project being financed must be located in a rural area. It is not necessary for the business to be headquartered in a rural area.

The B&I program defines a rural area as any location beyond the urbanized periphery surrounding a city of 50,000 or more. A rural area begins beyond the legal boundaries of the urban area, after undeveloped, open country is encountered.

When a series of contiguous, undifferentiated communities stretch out from a 50,000+ city, all of these communities (even when they are less than 50,000) are considered urbanized and therefore ineligible. *Example*: The contiguous, smaller cities in the Los Angeles basin.

On the other hand, a series of indistinguishable cities each less than 50,000 are all considered rural if there is no city of 50,000+ associated with them, even when their combined populations exceed 50,000. *Examples*: The Monterey and Palm Springs communities.

The most recent (2000) decennial census is used to establish population size. Communities that are now larger than 50,000 will still qualify if they were less than 50,000 in 2000. *Example*: Woodland.

> *The following survey is intended to give an overview of qualifying rural areas. To discuss specific locations, or for more information, contact USDA Rural Development, Business & Cooperative Programs at (530) 792-5800.*

NORTHERN CALIFORNIA:
In northern California, only Redding/Anderson/Shasta Lake and Chico and their urbanized periphery are ineligible. (*Note*: Eureka, Oroville, Ukiah, Red Bluff, & Yuba City-Marysville are eligible.)
Other than indicated above, there are no ineligible areas in the following counties:

Butte	**Glenn**	**Lassen**	**Nevada**	**Siskiyou**	**Trinity**
Colusa	**Humboldt**	**Mendocino**	**Plumas**	**Sutter**	**Yuba**
Del Norte	**Lake**	**Modoc**	**Sierra**	**Tehama**	

BAY AREA:
Alameda County – Oakland, Hayward, Fremont, Pleasanton, Livermore and their urbanized communities are ineligible.
Contra Costa County – Concord, Antioch and their urbanized communities, including Brentwood, are ineligible.
Marin County – Novato and San Rafael and their urbanized periphery are ineligible.
Napa County – The cities of Napa and American Canyon and their urbanized periphery are ineligible.
San Francisco County – Ineligible.
San Mateo County – San Mateo and its urbanized communities are ineligible.
(*Note*: Half Moon Bay and similar isolated coastal communities are rural.)

Santa Clara County – San Jose and its urbanized communities, including Morgan Hill, are ineligible. (*Note*: Gilroy is eligible.)

Solano County – Fairfield, Suisun City, Cordelia, Vacaville, Vallejo & Benicia are ineligible.

Sonoma County – Santa Rosa and its urbanized communities, including Windsor, Rohnert Park, Cotati, and Petaluma are ineligible. (*Note*: Sebastopol is eligible.)

SACRAMENTO AREA:

Sacramento County – Sacramento and its urbanized communities, including Elk Grove, Folsom, and Elverta are ineligible.

El Dorado County – No ineligible areas.

Placer County – Roseville and Rocklin are urbanized communities of Sacramento and therefore ineligible. (*Note*: Loomis, Lincoln, and Auburn are rural.)

Yolo County – West Sacramento and Davis and their urbanized periphery are ineligible.

CENTRAL COAST:

Santa Cruz County – Santa Cruz/Capitola/Soquel/Aptos are ineligible. (*Note*: Watsonville is rural.)

Monterey County – Salinas and its urbanized communities are ineligible.

San Benito County – No ineligible areas.

San Luis Obispo County – No ineligible areas.

Santa Barbara County – Santa Barbara, Goleta, Montecito and Santa Maria and their urbanized communities are ineligible. (*Note*: Carpinteria and Lompoc are rural.)

SIERRA NEVADA:

There are no ineligible areas in the following counties:

Amador	**Calaveras**	**Mariposa**	**Tuolumne**
Alpine	**Inyo**	**Mono**	

CENTRAL CALIFORNIA:

Fresno County – Fresno, Clovis, Herndon, Malaga and their urbanized periphery are ineligible.

Kern County – Bakersfield, Oildale, Rosedale, Greenfield and their urbanized periphery are ineligible.

Kings County – No ineligible areas.

Madera County – No ineligible areas.

Merced County – Merced and its urbanized periphery are ineligible. (*Note*: Atwater, Castle AFB, and Los Banos are eligible.)

San Joaquin County – Stockton, Lodi/Woodbridge, Tracy and their urbanized communities are ineligible. (Note: Manteca is eligible.)

Stanislaus County – Modesto and its urbanized communities (e.g., Ceres, Salida, Empire) and Turlock are ineligible. (*Note*: Ripon and Riverbank are eligible.)

Tulare County – Visalia/Goshen and its urbanized communities are ineligible. (*Note*: Porterville and Tulare are rural.)

SOUTHERN CALIFORNIA:

Los Angeles County – Los Angeles, San Fernando Valley communities, Lancaster/Palmdale, and their urbanized communities are ineligible.

Imperial County – No ineligible areas.

Orange County – Santa Ana and its urbanized communities are ineligible.

Riverside County – Riverside, the I-215 corridor (Moreno Valley, Perris, Sun City, Romoland, Menifee), the I-15 corridor (Temecula, Murrieta, Lake Elsinore), Hemet/San Jacinto and their urbanized communities are ineligible. (*Note*: Beaumont, Banning, Palm Springs, Palm Desert, and Indio are eligible.)

San Bernardino County – San Bernardino/Redlands, Victorville/Hesperia/Adelanto/Apple Valley, and their urbanized communities are ineligible. (*Note*: Barstow is eligible.)

San Diego County – San Diego, Oceanside, Escondido and their urbanized communities are ineligible. (*Note*: Fallbrook, Ramona, Alpine, and Jamul are rural.)

Ventura County -- Ventura, Oxnard, Camarillo, Thousand Oaks, Simi Valley/Moorpark and their urbanized communities are ineligible. (*Note*: Santa Paula, Fillmore, and Ojai are eligible.)